



Applicant(s): Crane, et al. Docket No.: 10655.7700  
Serial No.: 09/415,632 Group Art Unit: 2761  
Filed: October 12, 1999 Examiner: TBA

Title: SYSTEM AND METHOD FOR DIVIDING A REMITTANCE AND  
DISTRIBUTING A PORTION OF THE FUNDS TO MULTIPLE  
INVESTMENT PRODUCTS

**POWER OF ATTORNEY BY ASSIGNEE  
AND CERTIFICATE UNDER 37 CFR 3.73(b)**

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC. (hereinafter "Assignee"), a corporation having a place of business at General Counsel's Office, American Express Tower, World Financial Center, New York, New York 10285-4900, certifies that to the best of Assignee's knowledge and belief, it is the assignee of the entire right, title, and interest in and to the above-captioned United States patent application and represents that the undersigned is a representative authorized and empowered to sign on behalf of the Assignee.

Ownership of the above-identified patent application is established by virtue of the following documentary evidence that has been reviewed by the undersigned:

Assignment from the inventor(s) of the patent application identified above. The assignments were recorded in the Patent and Trademark Office at Reel 010682, Frame 0395 and Reel 010682, Frame 0572, or for which a copy thereof is attached.

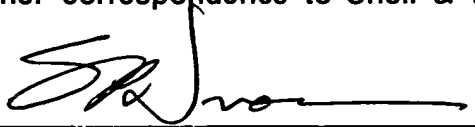
AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC., the Assignee of the entire right, title, and interest in and to the above-captioned United States patent application and all inventions disclosed and claimed therein, hereby appoints as its attorneys to prosecute the above-captioned United States patent application and to transact all business in the United States Patent and Trademark Office connected therewith and with the resulting patent, individually and collectively:

**SNELL & WILMER L.L.P.**  
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and the registered attorneys associated with Snell & Wilmer's Customer Number 020322.

Please send all further correspondence to Snell & Wilmer L.L.P. at the above address.

By:   
Stephen P. Norman  
Title: Secretary  
Date: 23 Sept 2002



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<b>TRANSMITTAL FORM</b> <i>(to be used for all correspondence after initial filing)</i>	Application Number	09/415,632	
	Filing Date	October 12, 1999	
	First Named Inventor	Crane	
	Group Art Unit	2761	
	Examiner Name	TBA	
Total Number of Pages in This Submission	2	Attorney Docket Number	10655.7700

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Firm or Individual name	Howard I. Sobelman, Reg. No. 39,038 Snell & Wilmer L.L.P.
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Date	10/9/02

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